



Patent Application
Attorney Docket No.: 72167.000260

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: :
:
Lloyd Adams : Group Art Unit: 3624
:
Appln. No.: 09/765,137 :
: Examiner: Hani M. Kazimi
Filed: January 18, 2001 :
:
For: NETWORK-BASED LOAN :
APPLICATION SYSTEM AND METHOD :

Mail Stop **Fee Amendment**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT/RESPONSE

Sir:

In response to the Office Action dated June 27, 2005, please amend the above-identified patent application as follows: